

Most people feel overwhelmed as health insurance becomes more and more complicated. If you receive Medicare, health insurance may mean mountains of paperwork and confusing claim forms. Also, you may be frustrated with changes in Medicare and supplemental insurance policies.



The SHIINE Program

Senior Health Information and Insurance Education (SHIINE) is a federally-funded program administered by the SD Department of Social Services' Adult Service and Aging Program and The Center for Active Generations, in partnership with the SD Division of Insurance and SDSU Cooperative Extension Service.

The purpose of the SHIINE program is to educate Medicare beneficiaries and their families on Medicare and Medicare Plus Choice issues, as well as private health insurance policies like long-term care insurance and Medicare supplemental insurance. Information provided is free and confidential.

SHIINE counselors can answer questions about benefits, help with confusing forms and provide referrals to the appropriate agencies for state aid. Counseling topics include:

- Medicare Part A and B
- Medicare Summary Notices
- Medicare Appeals
- Medicare Savings Program
- Share Care Program
- Medicare Supplemental Insurance
- Long-Term Care Insurance
- Prescription Drug Programs
- Organizing Medical Bills for Payment

SHIINE Volunteers

SHIINE provides services through staff and volunteers. SHIINE volunteers must complete extensive training and yearly updates to keep them current with program changes. Many SHIINE volunteers are on Medicare themselves.

SHIINE volunteers offer objective assistance in complete confidence. They are not affiliated with any insurance company and will not sell or solicit for insurance. SHIINE volunteers provide straight answers and unbiased assistance free of charge.

What Can a SHIINE Volunteer Do For You?

SHIINE Volunteers Can...

- Answer questions about Medicare, Medical supplemental insurance, new insurance options for the disabled and long-term care insurance.
- Provide information on the Medicare Plus Choice health care plan that may be available to you.
- Help you understand the Medicare Summary Notice and organize your medical records.
- Educate you on the procedures required to appeal a Medicare claim.
- Show you how to evaluate the various Medicare supplemental insurance policies and assist you with making an informed decision on which plan best suits your needs.
- Arrange for a speaker to make a community education presentation to your group or senior center.

SHIINE Volunteers Answer Questions Such As...

- I'm retiring. What kind of health insurance do I need?
- I can't make sense of my Medicare statements and medical bills. What should I do?
- How can I help my parents with health insurance questions?
- I've become disabled and know nothing about Medicare. Who can I call to help me sort through this?
- My income is limited. I'm feeling pinched by medical insurance and medical costs. What are my options?
- How do I know if long-term care insurance is something that I need?



Senior Health Information and Insurance Education

For More Information Call

1-800-536-8197

(In Sioux Falls Call 333-3314)

Handy Phone Numbers Regarding Medicare and Health Care

Medicare Part B (Noridian): 1-800-437-4762 or TTY/TDD **1-888-552-9336**

Answers questions about Part B coverage, bills and medical services and provides information on how to recognize Medicare fraud and abuse.

Medicare Part A (Cahaba): 1-877-910-8139 or TTY/TDD **1-800-255-0056**

Answers questions about Part A bills and services, hospital care, skilled nursing care, fraud and abuse.

Durable Equipment Claims (Cigna): 1-800-899-7095 or TTY/TDD **1-800-970-7494**, Answers questions about bills for durable medical equipment and provides a list of approved equipment suppliers.

SHIINE (Insurance Counseling): 1-800-536-8197

Trained volunteers help you understand and cope with Medicare, Medigap and Medicaid.

South Dakota Division of Insurance: (605) 773-3563

Confirms whether insurance companies are licensed to sell in South Dakota and registers complaints about insurance companies handling of claims.

Social Security Administration: 1-800-772-1213

Enrolls people in Medicare and Supplemental Security Income, confirms eligibility for Social Security and handles problems with Social Security checks.

South Dakota Foundation for Medical Care: 1-800-658-2285

A Medicare Quality Improvement Organization (QIO). Call about quality of care concerns, file an appeal or complaint, or ask questions about your rights as a hospital patient.

SD Department of Social Services' Medical Eligibility: (605) 773-4678

Apply for Medicaid and other Medical Assistance for low-income people.

SD Department of Social Services' Adult Services & Aging: 1-866-854-5465

Apply for programs and services for the elderly, including medication assistance.

Medicare: 1-800-Medicare



1-800-536-8197

(In Sioux Falls Call 333-3314)

Discrimination Prohibited: State and federal laws prohibit discrimination in all Department of Social Services' programs and activities on the basis of race, color, national origin, gender, religion, age, disability and political beliefs. (Not all prohibited bases apply to all programs.) To file a complaint of discrimination write BOP/DSS, ATTN: HRM, 445 East Capitol, Pierre, S.D. 57501 or call (605) 773-6941. If you have a question regarding program services, please contact your nearest Department of Social Services' office.

This publication was created and produced by SHIINE, with financial assistance from the Centers for Medicare and Medicaid. 5,000 copies of this document were printed by the Department of Social Services at a cost of 10 cents per copy.
DSS/ASA/5M/0603

Make Medicare Work For You



**Call SHIINE
at 1-800-536-8197**

**A Free Service
for South Dakota
Medicare Beneficiaries**